



PATENT
60709-00008

IN THE UNITED STATES OFFICE OF PATENTS AND TRADEMARKS

Applicant: Hartley C. Starkman :
Serial Number: 09/751,812 : Group Art Unit: 2164
Filed: December 29, 2000 :
For: METHODS AND SYSTEMS FOR A :
COLLECTIONS MODEL FOR LOANS :

RESPONSE TO NOTICE TO FILE MISSING PARTS

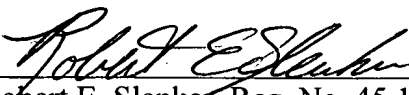
Attention: Box Missing Parts
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Notice to File Missing Parts of Nonprovisional Application, dated February 12, 2001 (copy of Part 2 enclosed), the fully-executed Declaration and Power of Attorney document is enclosed herewith. Also enclosed are four (4) sheets of formal drawings in compliance with 37 CFR 1.84.

The Commissioner is hereby authorized to charge the surcharge of \$130 to Deposit Account Number 01-2384. A duplicate copy of this Response is enclosed for that purpose.

Respectfully submitted,


Robert E. Slenker, Reg. No. 45,112
Armstrong Teasdale LLP
One Metropolitan Square, Suite 2600
St. Louis, MO 63102
314/621-5070



04-13-01

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PATENT
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CERTIFICATE OF MAILING BY EXPRESS MAIL TO
THE COMMISSIONER OF PATENTS AND TRADEMARKS

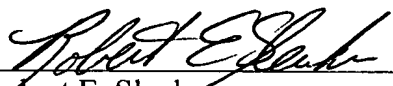
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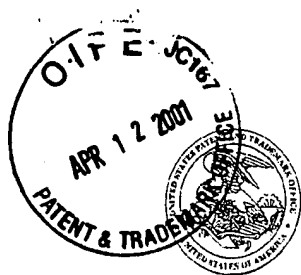
Date of Mailing: **April 12, 2001**

I hereby certify that the attached Response to Notice to File Missing Parts of Hartley C. Starkman. for **METHODS AND SYSTEMS FOR A COLLECTIONS MODEL FOR LOANS**, Attorney's file number 60709-00008 including:

- Response to Notice to File Missing Parts (1 pg., in duplicate)
- Copy of Notice to File Missing Parts of NonProvisional Application (2 pgs.)
- Declaration and Power of Attorney (2 pgs.)
- Drawing Sheets (4)
- Certificate of Mailing via Express Mail (1 pg.)
- Return Post Card

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to BOX MISSING PARTS, Commissioner of Patents and Trademarks, Washington, D.C. 20231.


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UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/751,812	12/29/2000	Starkman C. Hartley	60709-00008

CONFIRMATION NO. 8464

FORMALITIES LETTER



OC00000005754227

John S. Beulick
Armstrong Teasdale LLP
ONE Metropolitan Sq., Suite 2600
St. Louis, MI 63102

Date Mailed: 02/12/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

04/17/2001 EEKUBAY1 00000078 012384 09751812

01 FC:105 130.00 CH

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*



Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE